

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

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MidFirst Bank

In Re:  
Bradley S. Mauger & Antionette R. Mauger,  
  
Debtors.



Order Filed on November 29,  
2016 by Clerk U.S. Bankruptcy  
Court District of New Jersey

Case No.: 15-14698-JNP

Adv. No.:

Hearing Date: 10/25/2016 @ 10:00 a.m.

Judge: Jerrold N. Poslusny, Jr.

### **ORDER CURING ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: November 29, 2016**



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Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

(Page 2)

Debtors: Bradley S. Mauger and Antionette R. Mauger

Case No: 15-14698-JNP

Caption of Order: ORDER CURING ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 44 Queen Anne Court, Marlton, NJ 08053, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Scott Zauber, Esq., attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of October 15, 2016, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due April 2016 through October 2016 with \$43.17 in suspense for a total post-petition default of \$7,876.25 (3 @ \$980.68, 4 @ \$1,073.93, late charges 13 @ \$39.22, 4 @ \$42.95 less suspense of \$43.17); and

It is further **ORDERED, ADJUDGED and DECREED** that the Debtors shall immediately remit payment of \$3,000.00 directly to Secured Creditor to be receive no later than December 15, 2016; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$4,876.25 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume November 1, 2016, directly to Secured Creditor care of its servicer, MidFirst Bank, 999 North West Grand Blvd., Oklahoma City, OK 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$176.00 for filing fees, totaling \$526.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Bradley S. Mauger  
Antionette R. Mauger  
Debtors

Case No. 15-14698-JNP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Nov 29, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 01, 2016.  
db/jdb +Bradley S. Mauger, Antionette R. Mauger, 44 Queen Anne Court, Marlton, NJ 08053-2833

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 01, 2016

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 29, 2016 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Scott M. Zauber on behalf of Joint Debtor Antionette R. Mauger szauber@subranni.com,  
ecf@subranni.com;desk@subranni.com;cwild@subranni.com;jwiesner@subranni.com;mmorrow@subranni.com;  
hinnaurato@subranni.com  
Scott M. Zauber on behalf of Debtor Bradley S. Mauger szauber@subranni.com,  
ecf@subranni.com;desk@subranni.com;cwild@subranni.com;jwiesner@subranni.com;mmorrow@subranni.com;  
hinnaurato@subranni.com  
Sergio I. Scuteri on behalf of Creditor Evesham Municipal Utilities Authority  
sscuteri@capehart.com

TOTAL: 8